

In re:
Joan Shapiro
Debtor

Case No. 15-18020-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 16, 2021

User: admin
Form ID: 138NEW

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2021:

Recip ID	Recipient Name and Address
db	+ Joan Shapiro, 1530 Pear Tree Lane, Bensalem, PA 19020-4663
cr	+ BANK OF AMERICA, N.A., 2380 Performance Drive, RICHARDSON, TX 75082-4333
cr	+ Bank of America, N.A., MARINOSCI LAW GROUP, P.C., c/o Wendy J. Wasserman, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
cr	#+ Bank of America, N.A., Weinstein & Riley, P.S., Lisa Cancanon, 11101 West 120th Avenue #280, Broomfield, CO 80021-2756
14467956	+ AJAX MORTGAGE LOAN TRUST ET AL, P.O. BOX 742334, LOS ANGELES, CA 90074-2334
14467015	+ AJAX MORTGAGE LOAN TRUST ET SEQ., C/O JILL MANUEL-COUGHLIN, Powers Kim, LLC, Eight Neshaminy Interplex, Suite 215 Trevoe, PA 19053-6980
13628579	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 982235, El Paso, TX 79998
14192740	BANK OF AMERICA, N.A., c/o Kevin W. Lynch, Esquire, 1240 N. Myrtlewood St., Philadelphia, PA 19121-4515
13628578	#+ Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
13718170	Bank of America, N.A., P.O. Box 15312, Wilmington DE 19850-5312
13668542	+ Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
14286549	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
13692081	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14313633	+ Bank of America, N.A., c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 500, Philadelphia, Pa 19106-1541
13628580	+ Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13628581	+ Bensalem Township, 2400 Byberry Road, Bensalem, PA 19020-6102
13690895	+ Bucks County Tax Claim Bureau, c/o John A. Torrente, Esq., 55 East Court Street, Doylestown, PA 18901-4318
13628583	+ Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13700794	Capital One, N.A., c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
13628592	+ TD Bank USA, P.O. Box 673, Minneapolis, MN 55440-0673
13628593	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank, 200 Gibraltar Rd, Horsham, PA 19044
13665300	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 17 2021 05:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2021 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 17 2021 05:20:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsed@recoverycorp.com	Mar 17 2021 04:33:36	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,

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			Miami, FL 33131-1605
13628584	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 17 2021 04:21:05	Capital One Bank USA, 15000 Capital One Dr, Richmond, VA 23238
13669276	+ Email/Text: bncmail@w-legal.com	Mar 17 2021 05:20:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13628582	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 17 2021 04:21:05	Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
13636217	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 17 2021 04:33:44	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13628586	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2021 04:23:18	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
13628587	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 17 2021 05:19:00	Comenity Bank, 4590 E Broad St, Columbus, OH 43213-1301
13628588	Email/Text: mrdiscen@discover.com	Mar 17 2021 05:19:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
13634474	Email/Text: mrdiscen@discover.com	Mar 17 2021 05:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13628585	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 17 2021 04:48:30	Chase Card, P.O. Box 15298, Wilmington, DE 19850
13699744	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2021 05:20:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
13628589	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 17 2021 04:21:20	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502
13657768	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 17 2021 04:21:17	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13726408	Email/Text: bnc-quantum@quantum3group.com	Mar 17 2021 05:19:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13660582	Email/Text: bnc-quantum@quantum3group.com	Mar 17 2021 05:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13645549	Email/Text: bnc-quantum@quantum3group.com	Mar 17 2021 05:19:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
13630642	Email/PDF: rmscedi@recoverycorp.com	Mar 17 2021 04:21:26	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13628590	+ Email/PDF: gecsed@recoverycorp.com	Mar 17 2021 04:48:15	Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005
13628591	+ Email/PDF: gecsed@recoverycorp.com	Mar 17 2021 04:33:36	Synchrony Bank, P.O. Box 965007, Orlando, FL 32896-5007
13669390	+ Email/Text: bncmail@w-legal.com	Mar 17 2021 05:20:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13628593	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 17 2021 05:20:00	US Bank, 200 Gibraltar Rd, Horsham, PA 19044
13628595	+ Email/Text: BKRMailOps@weltman.com	Mar 17 2021 05:20:00	Weltman, Weinberg & Reis Co., LPA, 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., P.O. Box 15312, WILMINGTON, DE 19850-5312
cr	*	BANK OF AMERICA, N.A., P.O. Box 15312, WILMINGTON, DE 19850-5312
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	Bucks County Tax Claim Bureau, C/O JOHN A. TORRENTE, ESQ., 55 EAST COURT STREET, DOYLESTOWN, PA 18901-4318
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13628594	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US Bank, 205 W 4th St, Cincinnati, OH 45202

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2021 at the address(es) listed below:

Name	Email Address
BARBARA A. MERLIE	on behalf of Creditor Bucks County Tax Claim Bureau gferrante@rudolphclarke.com
BARBARA R. MERLIE	on behalf of Creditor Bucks County Tax Claim Bureau BMerlie@rudolphclarke.com
BRAD J. SADEK	on behalf of Debtor Joan Shapiro brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
CHRISOVALANTE FLIAKOS	on behalf of Creditor Bank of America N.A. paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Bank of America N.A. paeb@fedphe.com
JILL MANUEL-COUGHlin	on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET SEQ. bankruptcy@powerskirm.com
JOSEPH ANGELO DESOYE	on behalf of Creditor Bank of America N.A. paeb@fedphe.com
KEVIN G. MCDONALD	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
KEVIN W. LYNCH	on behalf of Creditor BANK OF AMERICA N.A. kwlynch@comcast.net

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LISA CANCANON

on behalf of Creditor Bank of America N.A. LisaC@w-legal.com, Llombardi06@law.du.edu

MARIO J. HANYON

on behalf of Creditor Bank of America N.A. wbecf@brockandscott.com, wbecf@brockandscott.com

SARAH K. MCCAFFERY

on behalf of Creditor AJAX MORTGAGE LOAN TRUST ET SEQ. bankruptcy@powerskirm.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Bank of America N.A. paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Joan Shapiro

Debtor(s)

Bankruptcy No: 15-18020-mdc

Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 3/16/21